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PATENT
Attorney Docket No. 6556.0003-01

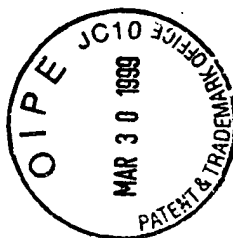
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

John Polk

Serial No.: 09/003,941

Filed: January 7, 1998



Group Art Unit: 2761

Examiner: E. Cosimano

For: METHOD AND APPARATUS
FOR PAYMENT PROCESSING
USING DEBIT-BASED
ELECTRONIC FUNDS
TRANSFER AND
DISBURSEMENT PROCESSING
USING ADDENDUM-BASED
ELECTRONIC DATA
INTERCHANGE

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

SUPPLEMENTAL INFORMATION DISCLOSURE
STATEMENT UNDER 37 C.F.R. § 1.97(c)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(c), Applicant brings to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed after the events recited in Section 1.97(b) but, to the undersigned's knowledge, before the mailing date of either a Final Action or a Notice of Allowance. Under the provisions of 37 C.F.R. § 1.97(c), this Information Disclosure Statement is accompanied by a fee of \$240.00 as specified by Section 1.17(p).

Copies of the listed documents are attached.

03/31/1999 SARAYA

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This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicant determines that the cited documents do not constitute "prior art" under United States law, Applicant reserves the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By: 
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Date: March 30, 1999

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